

Federal Benefits *FastFacts*
The Federal Employees' Group Life Insurance Program (FEGLI)

What is FEGLI?

FEGLI provides *term life insurance* at group rates with payroll deductions available through your federal agency. Benefits are paid if you or a family member die, or if you become dismembered while insured. It is important protection to help you plan for the future financial needs of your family and loved ones.

What types of coverage are available?

There are two types of FEGLI life insurance: Basic and Optional.

Basic: Equals your salary rounded up to the next even \$1,000, plus \$2,000; includes Accidental Death and Dismemberment coverage at no additional cost; plus "Extra Benefit" coverage for enrollees under age 45. The Extra Benefit doubles the amount payable for Basic if you are age 35 or younger when you die. This extra amount decreases each year by 10% until there is no "extra" coverage payable if you die at age 45 or older.

Optional: There are three types of Optional insurance: Option A-Standard (\$10,000 of life insurance), Option B-Additional (you choose from 1 to 5 times your salary), and Option C-Family (coverage on your spouse and eligible dependent children).

Am I eligible?

Most federal employees are eligible. If you are employed in a "FEGLI-eligible" position, you are automatically covered the first day you are in a pay and duty status with your employing agency for basic coverage.

You may also purchase additional coverage, or elect to cover your spouse and/or eligible dependent children under this program.

If you elect to waive Basic coverage, you may not elect Optional coverage(s).

How much do I pay?

For Basic insurance you pay \$.15 biweekly for each \$1,000 of your coverage. The federal government pays the remaining 1/3rd of the cost of Basic insurance. (Basic is free for U.S. Postal Service employees).

For Optional insurance you pay the full cost, which varies depending on the option(s) you elect, your salary, and your age. Optional insurance premiums increase based on five-year bands. You can calculate your premiums with the [FEGLI calculator](#).

When can I enroll?

Newly hired and newly eligible employees are automatically enrolled in Basic insurance on their first day in pay and duty status.

If you want Optional insurance you must elect coverage within 60 days after becoming eligible.

You have a few other opportunities to enroll in Basic insurance or increase coverage after your opportunity as a new employee ends:

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- If you experience a FEGLI- specific qualifying life event (QLE), you may elect Basic and all optional coverage (Option A, Option B, and Option C) or increase Option B and/or Option C up to the maximum of five multiples.
- FEGLI QLEs are:
 - marriage
 - divorce
 - spouse's death
 - acquisition of an eligible child
- By providing satisfactory medical information ([SF 2822](#)); or
- During rare FEGLI Open Seasons (the FEGLI program does not participate in the annual Federal Benefits Open Season).

How do I enroll?

Complete a Standard Form ([SF 2817](#)) "Life Insurance Election" form and submit it to your servicing Human Resources (HR) office. Some agencies allow electronic elections. Contact your HR office to see if this applies to you.

Can I continue my coverage after I leave government or retire?

You cannot continue FEGLI coverage if you leave the government, but you receive 31 days of free coverage after you separate and you have the right to convert your FEGLI coverage to an individual (non-FEGLI) policy. You can continue FEGLI coverage as a retiree if you meet certain eligibility and enrollment requirements.

Who receives the FEGLI benefits after I die?

You can designate the recipient of the insurance benefits by completing a ([SF 2823](#)) "Designation of Beneficiary" form. If you do not specify a beneficiary benefits are paid in a particular order, with your spouse first. If no spouse, then benefits are paid to your child(ren) and if no children, then to your parent(s), etc. For more information on the order of precedence can be found [here](#).

You should submit your completed "Designation of Beneficiary" form to your agency Human Resources office. As an employee your HR office maintains all of your FEGLI records.

Where can I go for more details or additional information?

You can find these resources on the Office of Personnel Management's website on their [Life Insurance page](#).